

## Financial Freedom

God's Will for You Is Financial Freedom.... God wants us to be free from bondage to greed and debt. So Why Does It Seem So Hard for Christians to Get Ahead?

Greed and debt are two main ways become enslaved to money. God's answer to greed is contentment; and His answer to debt is control.

### **1. God wants us to be free from bondage to greed.**

Greed is a major danger whether you are rich or poor. Many who are rich got that way because the love of money was the driving force in their lives. Many who are poor love money just as much as the rich do; the problem is, they don't have any! Of course the root problem which causes both rich and poor to be greedy is the love of self. Money (including the power, prestige, and possessions it brings) is just the means through which the person who loves himself more than God and others thinks he can live comfortably. Since we all battle the love of self, we all must be on guard against greed.

A. Greed enslaves all who do not master it. Jesus drew the line and put us all into one of two camps when He said (Matt. 6:24), "You cannot serve God and mammon." ("Mammon" comes from an Aramaic word meaning wealth or property and refers to material riches. Also the name of the god of riches) If Jesus is not Lord of all your life, you are enslaved to money and greed! Jesus didn't allow for a middle camp, where God is sort of your Lord, where you can drop coin in the plate whenever you feel generous, or even where you can give ten percent, but the rest is yours to spend as you please. Jesus was quite radical: "No one of you can be My disciple who does not give up all his own possessions" (Luke 14:33).

The main way greed enslaves us is through deception. If it marched up and said, "I am greed and I want to control your life," few would fall for it. But Satan uses the desire for riches to appeal to our love of self and gradually entrap us. In the parable of the sower, Jesus explained the seed sown on the thorny ground as "the worries of the world, the deceitfulness of riches, and the desires for other things" (Mark 4:19). The thorns of greed can choke out the seed of the Word and make you unfruitful. This deception operates in at least four ways:

(1) Greed can deceive us by gradually becoming our master. In Jesus' parable, the thorns are different from the birds that stole the seed and the sun that scorched the plants in that thorns grow more gradually. The birds steal the seed immediately. The sun can scorch the young plants in a day or two. But it might take weeks for the thorns gradually to strangle the plant. None of us would say, "I'm going to make money my master." Rather, it is a gradual, subtle process. "As soon as I get the business on its feet, I'll have more time for my family and for the Lord. But right now I need to give it some extra time." Sure! Each one of us needs to ask ourselves honestly: Is God or is mammon my real master?

(2) Greed can deceive us by making money our focus for happiness. Paul said (1 Tim. 6:9-10), "Those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang." Note the deception ("snare"; "pierced themselves"; "wandered away"). Nobody deliberately steps into a snare, pierces themselves through, or gets lost. They get trapped or pierced or lost before they know it.

The delusion is based on a desire--to get rich. People often want to get rich because they think that if they just had more, they'd be happy. But how much do you need for happiness? A young man on a Pacific island dreams of finding the perfect pearl and of the happiness it will bring him and his family. One day he finds it, but he discovers that instead of happiness, it makes life miserable. Everyone is after him to steal his pearl. It almost costs him his life; it does cost him his son's life. The pearl becomes the dominating thing in his life, his master.

(3) Greed can deceive us if we make money our present source of trust. (See Deut. 6:10-12; 8:11-14, 17-18.) When Israel was in the wilderness, they were forced to trust God. If the manna stopped, or if God didn't bring water from the rock, they all would have died. The spiritual danger increased when their economic danger subsided. It's easy when you have plenty to trust your plenty instead of the Lord who can give or take away your riches.

(4) Greed can deceive us if we make money our future hope for security. "As soon as I get enough for the future, then I'll kick back a bit," we say. "I just want myself and my family to be financially secure." But what is financial security? How much is enough? Those are questions every Christian must ask honestly before God and in light of His Word.

It is not wrong, and, in fact, is quite right, to save for future contingencies and needs such as retirement, illness, emergencies, and death. But how much is enough? "Those who make no provision for their families are clearly outside of God's plan and suffer as a result. Those who hoard and live lavishly are also outside of God's plan and suffer accordingly"

Jesus said, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions" (Luke 12:15). He then told the parable of the rich man who thought he would obtain financial security by building bigger barns to store his produce. But God required the man's soul that very night and called him a fool because he didn't plan for riches in heaven. The Lord is our only true source of security. With that in mind, we should prayerfully and prudently answer the question, "How much is enough?" Greed can enslave us through deceitfulness. You are either the servant of greed or of God. Be on guard!

What is God's answer to the bondage of greed?

B. God wants us to develop contentment in Him. After warning of those who think that godliness is a means of financial gain and before warning of the danger of pursuing wealth, Paul states (1 Tim. 6:6-8), "But godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into this world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content." In Philippians 4, Paul says that he had learned to be content in all circumstances. Mammon will try to have us manage our resources but still keep us in slavery.

Be brief, but contentment counters each of the four ways greed can subtly enslave us:

(1) Make God the master of all you are and have. We do not have the right to use anything as if it belongs to us. All our money and everything we have belongs to the Lord; we only manage it for Him. His Word gives us the wisdom we need to be faithful in managing His resources. If we constantly reaffirm God as the owner, we will avoid the gradual encroachment of mammon as master.

(2) Make God your focus for happiness. We are to rejoice in Him whether we have much or little (Phil. 4:4, 10-13). If we think, "I'll be happy as soon as I get \_\_\_\_" (fill in the blank), we're serving mammon, not God. If we rejoice daily in the Lord, then we can be happy with much or with little.

(3) Make God your present source of trust. If you are doing well financially, be especially careful! That's when the danger is the greatest of shifting your trust to your bank account. If God is your trust, you won't anxiously be seeking the things the world seeks (Matt. 6:25-34) nor will you be resting comfortably in your financial security.

(4) Make God your hope for the future. Hebrews 13:5 commands us, "Let your way of life be free from the love of money, being content with what you have; for He Himself has said, 'I will never desert you nor will I ever forsake you.'" Scripture directs us to make reasonable financial plans for the future (Prov. 6:6-11). I believe that providing for our family (1 Tim. 5:8) includes carrying a moderate amount of life insurance, having a will, and enough savings or liquid investments to cover normal emergencies. But God must be our hope for the future, not our investments or financial planning.

If we will develop contentment in the Lord, we can remain free from the bondage of greed. But there's a second form of financial bondage.

## **2. God wants us to be free from bondage to debt. -3-**

A. Mammon wants to keep us in debt. This is not God's will for us. "He that is faithful in that which is least is faithful also in much, and he who is unjust in the least is unjust also in much. If therefore you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in that which is another man's, who will give you that which is your own? No servant can serve two masters. Either he will hate the one and love the other, or else he will hold to one and despise the other. You cannot serve God and mammon (Luke 16:10-13). "The least" could be applied to various other situations, but in this particular context it specifically refers to money.

When Jesus talked about money that was under mammon's influence, he also referred to the spirit of mammon that can become attached to it. If we do not consciously choose to serve God, by default we unwittingly become enslaved to mammon. When we try to serve two masters, double-mindedness is the result. Trying to worship God and mammon makes us unstable and double-minded (James 1:8). The spirit of mammon leads to the worship of material possessions; when we do more to get money than we do for the kingdom of God, we are under mammon's influence. Mammon wants to keep us in debt, both financially and spiritually, but applying the word of God in every area of our lives is our way of declaring war on it. This hateful spirit tries to extend its reach into everything precious to us, but we do not have to submit to mammon. We overcome it by deliberately submitting to God.

B. Debt enslaves us to the lender and hinders the development of Key Christian character qualities. Proverbs 22:7 states, "The rich rules over the poor, and the borrower becomes the lender's slave." First Corinthians 7:23 instructs us not to become slaves of men. Romans 13:8 states, "Owe nothing to anyone, except to love one another." Going into debt puts you in bondage to pay off those debts. It makes you the tail, not the head (Deut. 28:43-44). While it would be too strong to say that the Bible forbids all debt, it does strongly caution against it. If you are paying monthly installment interest on credit cards, in my book you're in debt. Debt goes hand-in-hand with greed, because it feeds off greed and self-gratification by giving us what we want now, rather than making us wait for it or work for it in advance. It reflects impulsiveness and hinders the development of discipline and self control (a fruit of the Spirit). Debt runs counter to waiting on the Lord in prayer and faith to provide what we need, reflecting a lack of patience. Debt presumes on the future (our ability to repay), which the Bible says is arrogance, since we don't control the future (James 4:13-16). Debt often reflects mismanagement and irresponsibility with the Lord's resources. And debt creates unnecessary tension in your life and marriage. It truly is a form of bondage! Debt also prevents us from giving generously to the Lord's work. If you get so far in debt that you can't repay what you owe, it's a bad testimony (Ps. 37:21).

C. God's answer to debt is control

Here's a simple principle: You won't get into debt if you don't borrow! Control your spending habits so that you live within your means. We can't go into detail on the pros and cons of borrowing for a home mortgage or other expensive purchases, such as a car. But on home loans, be very careful; on cars, avoid borrowing unless it's absolutely necessary (which it seldom is). A lot of things we think are necessities are really luxuries. "Getting in debt is as easy as getting down an ice-covered mountain. Getting out of debt is just as difficult as climbing that same mountain"

If you're already in debt, the only way out is to discipline yourself to spend less than you make and to use the difference to systematically meet your obligations until you're free from debt. You can also sell off needless items and use the money to pay down your debts. Then you must continue living with self-control so that you can build up a surplus for expected future needs. If you can't control credit card spending: Cut all your cards in half and throw them in separate trash cans so they can't spontaneously reunite!

### **The Revelation that will change your Life -4-**

It is simple. And it came from James 1:5, "*If any of you lack wisdom, let him ask of God, who gives generously to all without finding fault, and it will be given to you.*"

The truth is wisdom brings wealth with it (II Chronicles 1:12, Proverbs 4:7-8, Proverbs 8:11, Proverbs 24:3-4).

And you have to quit praying for money, instead praying for wisdom, and there will no problem with money since.

Step-by-step the Lord led you with wisdom...how to get out of debt, how to increase your income, and how to start your own very profitable businesses.

It will not be instantaneous and it didn't happen overnight, but you hit a breakthrough the moment you changed how you were to pray. You will move forward instead of backwards. The debts will be paid instead of piling up. Your attitude about money and wealth will be changed your lives.

### **Christian Financial Freedom Is About More Than Just Giving**

I know you've heard it. You've been told to tithe. You've been told to give. Yet, there are millions of good, hard working Christians who do that, but they can't seem to get ahead.

In most churches you only hear part of the story. You hear about giving, but you don't hear about the other elements that are essential to receive God's blessings on your finances.

And it's not because anyone is purposely holding back information. It's simply because most ministers don't know what you need to do to receive God's blessings. God's plan to meet your needs and supply abundance to you is different.

God's supply for you will come through blessing your job, your business, or your investments. He wants to give you knowledge of inventions and bless you at everything you put your hand to.

### **For the First Time...Receive Practical Answers and Methods for You to Follow**

The last thing you need right now is to simply be told, "Have faith, God will supply for you."

You've probably heard that enough that it grates your ears just hearing it. Yes, it's true. You need faith in God. But you also need to know what to do daily to walk in God's will for your life.

You need **practical answers**...and proven **easy-to-follow methods you, as a regular believer**, can use to receive financial freedom in your life.

It feels wonderful to be free from debt...to be able to serve God not just believing, but knowing all your bills are already paid. Free to serve the Lord...Give to those in need...and Live the life God has truly intended us to have.

## Conclusion

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The demonic spirit of mammon is very pervasive and subtle, and it can be difficult to detect unless we remain vigilant against it. This spirit is attached to money, and it tries to persuade us to trust money more than God. Wealth and riches cannot buy healing, deliverance, grace, or any other blessings from God. Our trustworthiness is demonstrated in how we handle money. We can choose to either let the spirit of mammon dictate what we do with money or allow the Spirit of God to always tell us how to manage it. If we fail to make a choice, by default the spirit of mammon will govern us in this area. Therefore, we must be careful what spirit influences us when it comes to the financial realm.

The spirit of mammon influenced the prodigal son, who left home and made poor decisions because of money. (Luke 15:11-32) When the rich young ruler asked Jesus what to do to inherit eternal life, he listened to the spirit of mammon, not to Jesus (Matthew 19:16-22; Mark 10:17-22; Luke 18:18-23). The objective of the spirit of mammon is to steal our trust in God. (Proverbs 3:5-9). We must trust God before money. Mammon does not want us to acknowledge him. The spirit of mammon is unfaithful. Idolatry results when we replace God with something or someone else. We are told to honor God with our capital and give him first priority. Mammon wants to replace God, and turn honor into dishonor.

If you can get free from the bondage of greed and debt by developing contentment and control, you will realize a number of benefits. Here are three:

(1) Personally, you will be free from anxiety and pressure over money matters. Jesus showed the anxiety that results from living for things--worry about moths, rust, and thieves (Matt. 6:19-33). Debt and the pressure of how to hold off your creditors also causes anxiety. You don't need that! It's great to be free from money worries.

(2) Maritally, you will be free from strife and tension over money matters. Money is one of the leading causes of domestic unhappiness and divorce. There are enough pressures in marriage and the family without having money pressures.

(3) Spiritually, you will know that you are pleasing the Lord as His faithful steward. Pleasing God (not the other benefits) should be the primary motive for developing contentment and control in the financial realm. Also, you are free to give generously to the Lord's work. There is the satisfaction of knowing that you are laying up treasures in heaven as you give. God promises to bless the effectual doer of the Word (James 1:25).

Are you financially free from the bondage of greed and debt? Do contentment and control characterize your financial life? If not, the only way to please God is to confess your sins, turn to His way, and begin to walk in obedience. It may take a long time and a lot of work, but you can commit yourself to begin the journey today.

And Asa cried to the Lord his God, "O Lord, there is none like you to **help**, between the mighty and the weak. **Help** us, O Lord our God, ..(2 Chronicles 14:11)

I lift up my eyes to the mountains—

where does my help come from?

My help comes from the LORD,

Who made heaven and earth.(Psalms 121:1-2)